

**United States Bankruptcy Court**  
**Eastern District of Virginia**  
Richmond Division  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 23-33828-KRH  
**Chapter** 13

**In re:**

Crystal L. Stamos  
12811 Captain Drive  
Chester, VA 23836

SSN: xxx-xx-9135

EIN: NA

**NOTICE OF CONFIRMATION OF CHAPTER 13 PLAN OR  
AMENDED/MODIFIED CHAPTER 13 PLAN**

Notice is hereby given of the entry of an order of this court on October 17, 2024, confirming the Chapter 13 Plan or Amended/Modified Plan filed by the debtor(s) in this case.

The original order is on file in the Clerk's Office.

Dated: October 17, 2024

For the Court,

William C. Redden, Clerk  
United States Bankruptcy Court

[ntcConfCh13PlanvNov2020.jsp]

In re:  
Crystal L. Stamos  
Debtor

Case No. 23-33828-KRH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Date Rcvd: Oct 17, 2024

User: RenierJes  
Form ID: ntc13cfp

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:

Recip ID	Recipient Name and Address
db	+ Crystal L. Stamos, 12811 Captain Drive, Chester, VA 23836-7503
16314324	+ Allen Eger, 20404 hickory cir, south chesterfield, VA 23803-1777
16270186	+ Allen Scott Eger, 20404 Hickory Cir, South Chesterfield, VA 23803-1777
16450786	+ CB Rentals, LLC, PO Box 330895, Murfreesboro TN 37133-0895
16490258	+ Johnie R. Muncy, Esq., Samuel I. White, P.C., 1804 Staples Mill Road; #200, Richmond, VA 23230-3530
16520193	+ Old Hickory Buildings, 841 Clovis Ave Suite B, Clovis, CA 93612-1807
16270201	OppLoans, Attn: Bankruptcy, One Prudential Plaza, 130 E Randolph St., Chicago, IL 60601

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16270178	+ Email/Text: bankruptcy@acimacredit.com	Oct 18 2024 00:48:00	Acima Credit, 9815 S. Monroe St. 4th floor, Sandy, UT 84070-4384
16270179	+ Email/Text: famc-bk@1stassociates.com	Oct 18 2024 00:47:00	Bk Of Mo, Po Box 85710, Sioux Falls, SD 57118-5710
16318592	+ Email/Text: bkattorneynotices@gmail.com	Oct 18 2024 00:38:00	Brandon S. Lefkowitz, 29777 Telegraph Road, Suite 2440, Southfield, MI 48034-7667
16318593	+ Email/Text: opportunitynotices@gmail.com	Oct 18 2024 00:47:00	Capital Community Bank, c/o Opportunity Financial, LLC, 130 E. Randolph, Suite 3400, Chicago, IL 60601-6379
16270170	+ Email/Text: bankruptcy@certegy.com	Oct 18 2024 00:38:00	Certegy Check Services, Inc., 11601 Roosevelt Blvd., Saint Petersburg, FL 33716-2202
16270180	+ Email/Text: treasurer.bankruptcy@chesterfield.gov	Oct 18 2024 00:48:00	Chesterfield County - PP Taxes, Carey A. Adams, Treasurer, PO Box 70, Chesterfield, VA 23832-0906
16270171	+ Email/Text: bankruptcy.notifications@fisglobal.com	Oct 18 2024 00:47:00	ChexSystems, Attn: Consumer Relations, 7805 Hudson Rd., Suite 100, Saint Paul, MN 55125-1595
16270176	Email/Text: va_tax_bk@harriscollect.com	Oct 18 2024 00:47:00	Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
16312431	Email/PDF: bncnotices@becket-lee.com	Oct 18 2024 01:01:12	Conn Appliances, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
16270181	Email/PDF: bncnotices@becket-lee.com	Oct 18 2024 01:01:23	Conn's Home Furnishing, c/o Becket & Lee LLP, PO Box 3002, Malvern, PA 19355-0702
16270182	+ Email/PDF: bncnotices@becket-lee.com	Oct 18 2024 01:01:51	Conn's HomePlus, Box 2358, Beaumont, TX 77704-2358
16270183	+ Email/Text: bankruptcyntices@conns.com	Oct 18 2024 00:37:00	Conn's HomePlus, 2445 Technology Forest Boulevard, Building 4, Suite 800, The Woodlands, TX 77381-5258

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16270184	+ Email/Text: bankruptcy@consumerportfolio.com	Oct 18 2024 00:47:00	Consumer Portfolio Services, Inc., 19500 Jamboree Rd, Irvine, CA 92612-2437
16270185	+ Email/Text: bankruptcy@consumerportfolio.com	Oct 18 2024 00:47:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
16270187	Email/Text: customersupport@elevaterecoveries.com	Oct 18 2024 00:38:00	Elevate Recoveries, 1930 N Grand Ave, Sherman, TX 75090
16270188	Email/Text: customersupport@elevaterecoveries.com	Oct 18 2024 00:38:00	Elevate Recoveries, Attn: Bankruptcy, Po Box 910009, Sherman, TX 75091
16270173	Email/Text: bankruptcycourts@equifax.com	Oct 18 2024 00:38:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30374
16270172	^ MEBN	Oct 18 2024 00:35:52	Experian, Dispute Department, P.O. Box 4500, Allen, TX 75013-1311
16270190	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 18 2024 00:48:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
16270189	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 18 2024 00:48:00	Fingerhut Fetti/Webbank, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
16270191	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 18 2024 01:13:08	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
16270192	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 18 2024 01:13:12	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
16270177	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 18 2024 00:38:00	Internal Revenue Service, Centralized Insolvency Unit, P O Box 7346, Philadelphia, PA 19101-7346
16270194	+ Email/Text: bankruptcy@kikoff.com	Oct 18 2024 00:38:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
16270193	+ Email/Text: bankruptcy@kikoff.com	Oct 18 2024 00:38:00	Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1423
16310681	Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2024 01:01:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16270195	Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2024 01:01:55	Lvnv Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
16270196	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2024 01:01:21	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
16270198	+ Email/Text: financeadmin@mdg.com	Oct 18 2024 00:37:00	MDG US/Capital Community Bank, Attn: Bankruptcy, 3422 Old Capital Trail, Pmb# 1993, Wilmington, DE 19808-6124
16270199	+ Email/Text: financeadmin@mdg.com	Oct 18 2024 00:37:00	MDG USA Inc., 3422 Old Capitol Trail, PMB# 1993, Wilmington, DE 19808-6124
16313373	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 18 2024 00:39:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
16288906	+ Email/Text: ecfbankruptcy@progleasing.com	Oct 18 2024 00:47:00	NPRT0 South-East, LLC, 256 west Data Drive, Draper, UT 84020-2315
16270200	+ Email/Text: opportunitynotices@gmail.com	Oct 18 2024 00:47:00	OppLoans, 130 East Randolph Street, Chicago, IL 60601-6207
16310680	Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2024 01:01:16	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16312333	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 18 2024 00:47:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
16270202	+ Email/Text: ecfbankruptcy@progleasing.com		

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		Oct 18 2024 00:47:00	Progressive Leasing, 256 West Data Dr, Draper, UT 84020-2315
16270205	+ Email/Text: bankruptcy@sw-credit.com		
		Oct 18 2024 00:47:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
16270204	+ Email/Text: bankruptcy@sw-credit.com		
		Oct 18 2024 00:47:00	SWC Group, 4120 International Parkway, Carrollton, TX 75007-1957
16270203	+ Email/Text: courts@scott-pc.com		
		Oct 18 2024 00:48:00	Scott & Associates, PO Box 113297, Carrollton, TX 75011-3297
16270169	^ MEBN		
		Oct 18 2024 00:35:35	TransUnion, P.O. Box 2000, Chester, PA 19016-2000
16270174	^ MEBN		
		Oct 18 2024 00:35:14	TransUnion Consumer Relations, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
16279298	+ Email/Text: treasurer.bankruptcy@chesterfield.gov		
		Oct 18 2024 00:48:00	Treasurer Chesterfield County, PO BOX 70, Chesterfield, VA 23832-0906
16288067	+ Email/Text: bankruptcy@bbandt.com		
		Oct 18 2024 00:38:00	Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
16270175	Email/Text: accounting@weimark.com		
		Oct 18 2024 00:38:00	Weimark Credit Information, PO Box 994, Brick, NJ 08723
16270206	^ MEBN		
		Oct 18 2024 00:37:03	Westlake Portfolio Management, LLC, 4751 Wilshire Blvd, Los Angeles, CA 90010-3827
16270207	^ MEBN		
		Oct 18 2024 00:35:27	Westlake Portfolio Management, LLC, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allen Eger
cr		CB Rentals, LLC
16270197		MDG US/Capital Community Bank
16520191	*+	CB Rentals, LLC, P.O. Box 330895, Murfreesboro, TN 37133-0895
16490257	*+	CB Rentals, LLC, P.O. Box 330895, Murfreesboro, TN 37133-0895
16520192	*+	Johnie R. Muncy, Esq., Samuel I. White, P.C., 1804 Staples Mill Road; #200, Richmond, VA 23230-3530

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0422-7

User: RenierJes

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:**

Name	Email Address
Gerard R. Vetter	USTPRegion04.RH.ECF@usdoj.gov
Jason Meyer Krumbein	on behalf of Debtor Crystal L. Stamos jkrumbein@krumbeinlaw.com a30156@yahoo.com;plutzky@krumbeinlaw.com;jkrumbein@recap.email
Johnie Rush Muncy	on behalf of Creditor CB Rentals LLC jmuncy@siwpc.com, dsasser@siwpc.com;ewhite@siwpc.com;bkreferrals@siwpc.com;siwbkecf@siwpc.com;siwpc@ecf.courtdrive.com;siwattecf@siwpc.com
Pia J. North	on behalf of Debtor Crystal L. Stamos R44457@notify.bestcase.com;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com
Suzanne E. Wade	ecfsummary@ch13ricva.com trustee@ch13ricva.com;fred@cmc13.net

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